



PATENT

Case Docket No. 1DATA.047A

Date: September 18, 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Ahles et al.
Appl. No. : 10/041,954
Filed : January 7, 2002
For : SYSTEMS AND METHODS
FOR SELECTIVELY
DELAYING FINANCIAL
TRANSACTIONS
Examiner : Unknown
Group Art Unit : 2161

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(Date)

Michael H. Trenholm, Reg. No. 37,743

TRANSMITTAL LETTER

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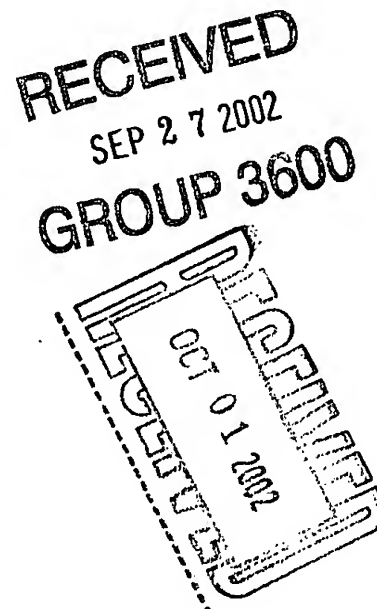
ATTENTION: APPLICATION BRANCH

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with five (5) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

Michael H. Trenholm
Registration No. 37,743
Attorney of Record





UNITED STATES PATENT AND TRADEMARK OFFICE

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office
P.O. Box 2327
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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

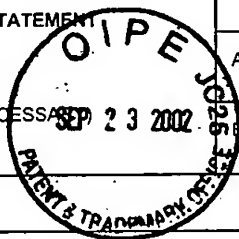
Respectfully submitted,
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: [Signature]

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.047A	APPLICATION NO. 10/041,954
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		APPLICANT Ahles et al.	
(USE SEVERAL SHEETS IF NECESSARY)		FILING DATE January 7, 2002	GROUP 2161



U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,444,616	08/22/95	Nair et al.			
	2	5,848,412	12/08/98	Rowland et al.			
	3	5,930,777	07/27/99	Barber			
	4	5,991,758	11/23/99	Ellard			
	5	6,117,011	09/12/00	Lvov			
	6						
	7						

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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	8							
	9							
	10							
	11							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
	12	
	13	
	14	
	15	
	16	

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EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	